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| ACRONYMS USED IN THIS HANDBOOK |
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| ACE | Active Corps of Executives |
| ADR | Alternative Dispute Resolution |
| AFDC | Aid to Families with Dependent Children |
| CFR | Code of Federal Regulations |
| COLA | Cost of Living Adjustment |
| CSC | Customer Service Center |
| CFPB | Consumer Financial Protection Bureau |
| CFR | Code of Federal Regulations |
| COR | Contracting Officer Representative |
| DLOS | Dedicated Loan Origination and Servicing System |
| DOJ | Department of Justice |
| EA | Environmental Assessment |
| EIS | Environmental Impact Statement |
| EPA | Environmental Protection Agency |
| ECOA | Equal Credit Opportunity Act |
| EIR | Equivalent Interest Rate |
| FEMA | Federal Emergency Management Agency |

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| FHA | Federal Housing Administration |
| FCP | Farm Credit Program |
| FP | Farmer Program |
| FSA | Farm Service Agency |
| HB | Handbook |
| HUD | Department of Housing and Urban Development |
| IRA | Individual Retirement Account |
| IRS | Internal Revenue Service |
| NAD | National Appeals Division |
| NEPA | National Environmental Policy Act |
| NFIP | National Flood Insurance Program |
| OGC | Office of General Counsel |
| OIG | Office of Inspector General |
| PI | Principal and Interest |
| PITI | Principal, Interest, Taxes, and Insurance |
| PRAS | Principal Reduction Attributable to Subsidy |
| RD | Rural Development |
| REO | Real Estate Owned |
| RESPA | Real Estate and Settlement Procedures Act |
| RHS | Rural Housing Service |
| SCORE | Service Corps of Retired Executives |

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|--------|---|
| SCRA | Servicemembers Civil Relief Act of 2003 |
| SF | Standard Form |
| SFHA | Special Flood Hazard Area |
| SFH | Single Family Housing |
| TDD | Telecommunication Device for the Deaf |
| TSQ | Transaction Screen Questionnaire |
| U.S.C. | United States Code |
| USDA | The United States Department of Agriculture |
| VA | Department of Veterans Affairs |
| VISTA | Volunteers in Service to America |